

UAFCS NEWSLETTER

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Fall 2004

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2004-2005

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President's Message

As I begin this year serving as President of UAFCS, I am very excited to work with so many amazing Family and Consumer Sciences professionals from across the state. One of my goals is to improve communications with the UAFCS membership. I am currently creating an e-mail list of UAFCS members. As information comes from nationals, I hope to be able to use this list to pass the information onto you. Also, this will give UAFCS members an avenue to share information with one another. If you have items you would like to share with the other UAFCS members, e-mail it to me at carolyn.chipman@jordan.k12.ut.us and I will send it out to the membership.

I also want to make better use of the UAFCS web site. Cindy Wright as Southern Utah University has agreed to serve as web master again this year. The web site address is: <http://www.uafcs.org/> . Please contact me if you have items you would like posted on the web page. This is a great way to share information and expertise with other professionals.

The AAFCS theme this year is "Uniting Generations Across the Lifespan". This will be the theme for our Annual State Meeting as well. Please mark your calendars on November 12 and 13, 2004, read the related article, and make note of the registration dates and deadlines. If you are currently teaching FACS in a secondary school in Utah, take special note of the scholarship opportunity available to you.

Carolyn Chipman
UAFCS President

UAFCS ANNUAL CONFERENCE

November 12 & 13

Aspen Grove-Provo Canyon

“Uniting Generations Across the Lifespan”

Come Join Us For The UAFCS Annual Conference:

- Friday & Saturday, **November 12th & 13th**. The Conference will begin at 4:30 p.m. Friday and end at 2:30 p.m. Saturday.
- Located at the Aspen Lodge Conference Center up Provo Canyon.
- Friday Night -- dinner, socializing & activities, silent auction, and guest speaker, **Kirk Weisler**.
- Saturday -- keynote speaker, Angie Larson from channel 4. Attend choice of workshops from the following areas: Food & Nutrition, Family Relations, Housing & Interior Design, Family Economics & Home Management, Clothing & Textiles, and current research in FACS.
- FACS secondary teachers may apply for a scholarship from the state to help defray expenses.

Early registration must be postmarked by October 9;
regular registration must be postmarked by October 23.
No refunds will be given after October 31st. There will be NO on-site registration.

- All fees, including lodging at Aspen Grove, must be paid in advance.
- Dress – Professional Casual – Aspen Grove is above the snow line – dress warmly.
- Bring your own snacks; there are no vending machines.

Saturday Workshops

Home Ownership from Beginning to End – Learn important tips for purchasing, financing, and maintaining your home.

Dimensional Paper Piece Quilting - Ruth Jensen will demonstrate one of her original paper piece quilt designs. Participant will also learn how she turned her passion into a Business.

Everybody Loves a Good Story - Examine the use of children’s literature in all areas of study within the FACS curriculum. Explore the role of children’s literature in uniting generations and learn to integrate children’s literature into FACS content. Small groups will evaluate a variety of children’s books and make recommendations for application in FACS courses.

Creating a Winning Recipe – Participants in the Pillsbury baking contest will share how they created their recipe and share their experiences with the contest.

Research Section – FACS professionals from across the state will share the finding from their research. This is a great way to keep on the cutting edge of FACS information.

Directions to Aspen Grove

From Interstate 15 (I-15), take Exit 275 - the Utah County Orem 8th North Exit (State Road 52), head east to the mountains. At the east end of 8th North, take Highway 189 North (left turn) up Provo Canyon. Drive up Provo Canyon 6.9 miles to the Sundance / Aspen Grove turn-off. Turn left onto State Road 92 (the south end of the Alpine Loop). Drive up State Road 92, 4.4 miles to Aspen Grove. The Aspen Lodge Conference Center is on your immediate left. Park in the parking lot in front of the conference center; if it is full, park in the lot just north of the conference center. Registration is inside the conference center on the main floor. The conference will be held on the 3rd Floor of the Aspen Lodge Conference Center in the Timpanogos Room. Take either the elevator or the stairs to the 3rd Floor.

Sleeping Accommodations

The Aspen Lodge Conference Center contains 20 hotel-type guestrooms. Each room contains two queen beds and a private bath. Across the road from the Conference Center we have reserved two family lodges. The two-story family lodge contains eight bedrooms and five bathrooms with 5 queen beds and 13 twin beds. There is also a kitchen, loft area, and front deck. Large windows in the front room over look the tree covered mountainside. Other sleeping accommodations can be made on your own in the Provo / Orem area.

Policies

Aspen Grove, a property of Brigham Young University, prohibits the use of alcohol, tobacco, coffee, tea, or illegal drugs on premise. Please plan accordingly. Conference participants are asked to abide by high standards of moral character. Please do not bring pets to Aspen Grove. All Aspen Grove lodging costs must be paid in advance. They do NOT accept credit cards.

For More Information Contact:

Program: Christine Gutke- email gutkc405@alpine.k12.ut.us
801-756-8543 work/

Registration: Kathy Croxall email Croxall@suu.edu 435-586-7796 work Southern Utah University, 351 W University Blvd., Cedar City, UT 84720

UAFCS President: Carolyn Chipman, email Carolyn.chipman@jordan.k12.ut.us 801-256-5225 work

**UAFCS Annual Meeting at Aspen Grove in Utah County
Aspen Lodge Conference Center, Timpanogos Room
Friday & Saturday, November 12th, 13th 2004
Uniting Generations Across the Lifespan™**

Early Registration Form **Deadline: Postmarked by October 9th**

Registration Form **Deadline: Postmarked by October 23rd**

Please duplicate as needed for colleagues, new members, students, or friends

Name: _____ CFCS: Yes _____

Organization or Affiliation: _____

Address _____

City: _____ Email Address: _____

Day Phone: _____

Evening Phone: _____

Cell: _____

Registration Options Early Deadline: October 9 Final Deadline: October 23 No refunds after October 31		
<input type="checkbox"/> Full Early Registration (Deadline October 9) (Friday / Saturday / All Meals)	<input type="checkbox"/> AAFCS Professionals \$65.00 <input type="checkbox"/> Non Member Professionals \$80.00 <input type="checkbox"/> Students \$35.00	\$ _____
<input type="checkbox"/> Full Late Registration (Deadline October 23) (Friday / Saturday / All Meals)	<input type="checkbox"/> AAFCS Professionals \$70.00 <input type="checkbox"/> Non Member Professionals \$85.00 <input type="checkbox"/> Students \$40.00	\$ _____
<input type="checkbox"/> Friday Only (Friday Conference + Evening Meal)	<input type="checkbox"/> AAFCS Professionals \$40.00 <input type="checkbox"/> Non Member Professionals \$55.00 <input type="checkbox"/> Additional Dinner Ticket \$17.00	\$ _____
<input type="checkbox"/> Saturday Only (Saturday Conference + Banquet)	<input type="checkbox"/> AAFCS Professionals \$60.00 <input type="checkbox"/> Non Member Professionals \$75.00 <input type="checkbox"/> Additional Banquet Ticket \$20.00	\$ _____
<input type="checkbox"/> Friday & Saturday (meals only)	<input type="checkbox"/> Food cost for friend/ or spouse \$45.00	\$ _____
Lodging Accommodations - Reservations on a first-come basis – (Other lodging accommodations available in the Provo/Orem area.) Rooms & registration must be reserved by October 23rd		
<input type="checkbox"/> Aspen Lodge Hotel Room Handicapped accessible (1)	<input type="checkbox"/> Private Room \$70 <input type="checkbox"/> 2 per Room, 2 Queen Beds \$35 <input type="checkbox"/> 4 per Room, 2 Queen Beds \$20	\$ _____
<input type="checkbox"/> Aspen Family Cabin (sleeps 18)	<input type="checkbox"/> Single \$20	\$ _____
Other Options		
<input type="checkbox"/> Contribution to Student Scholarships		\$ _____
<input type="checkbox"/> Student Registration Sponsorships \$30.00		\$ _____

Mail Registration and Payment to: UAFCS Annual Meeting
 c/o Kathy Croxall
 Southern Utah University
 351 W University Blvd.
 Cedar City UT 84702

Phone (435) 586-7796

Smart Shopping –Preparing for Home Ownership

Submitted by Marilyn King Albertson, CFCS, Housing & Interior Design subject matter chair, Utah State University Extension Family & Consumer Science Agent, Salt Lake City

The American Dream is to own a home of your own. Young adults are anxious to have that dream early in life. Often their expectation is to move into a home at least as large and well-furnished as the one they just moved out of when living with their parents. They want everything now! So is that bad? Not if proper financial preparation is made to pay for that dream without jeopardizing their future financial stability.

Currently, many households owning homes in Utah are struggling to afford their mortgages. Utah is ranked #1 in the nation for personal bankruptcy filings and #2 in home foreclosures. Housing costs are high in Utah and income may be lower than in other parts of the country. "Utahns working minimum-wage jobs would have to work 99 hours a week to afford a two-bedroom apartment, along with other costs, say housing advocates. In the Salt Lake and Ogden metropolitan areas, that increases to 108 hours. The Department of Housing and Urban Development considers housing affordable when it costs 30 percent or less of gross income; 39 percent of Utah renters pay more than that."¹

So now is the time for potential first-time home buyers to become prepared and knowledgeable when they take that step. In a survey completed in 2003, Fannie Mae identified four major gaps affecting potential homebuyers, especially low income and minority households: 1. Information Gap. 2. Affordability Gap. 3. Credit Gap. 4. Confidence Gap.² These gaps can be decreased by proper preparation long before attempting to purchase a home.

The following strategies can assist a potential homebuyer:

1. Attend a home buyer seminar. Before you begin the home-buying process, take a class to learn about the whole process, update yourself on the current housing market, assess your housing needs, identify your financial readiness and learn how to shop for and work effectively with real estate professionals, lenders, inspectors, insurance agents, title companies as well as become familiar with the first-time homebuyer grants, loans and housing assistance programs in your local community. This can not only reduce the information gap but improve the confidence level when pursuing the home buying experience.

2. Work on obtaining good and stable employment.

Getting the education needed and achieving a good stable

job with a good wage can improve the ability to purchase a home. When applying for an FHA loan, HUD recommends that housing be no more than 29 %of the income with other debts and housing combined equaling no more than 41% of your income.

3. Be very cautious with the use of credit. Avoid applying for numerous credit cards. That opens the door to too much potential debt and may make qualifying for a loan more difficult. Pay off credit purchases at the end of each month—don't carry a balance. Pay bills on time so a good credit history is created. Your credit history will play an important part in the home-buying process. Do not take out loans for cars and other items that create excessive debt and interest payments shortly before you plan to buy. That may increase your debt income ratio to a point where you won't qualify for the mortgage.

4. Be wise in the use of student loans. Find out before you take out the loan what you will be paying monthly when you begin to pay the loan back. Excessive use of loans for other than essential school expenses can make it very difficult to make a house payment and pay back the student loan as well once you leave school. (Student loans cannot be discharged in bankruptcy).

5. Start saving now for a down payment and closing costs. A down payment could be 3-5 % of the loan amount. Closing costs could be 1-2% of the loan.

Appraisals, credit reports, inspections, and earnest money are just a few of the upfront costs needed in applying for a loan. Having money saved for these expenses can help you gain immediate equity in the home. Including these in the price of the loan can increase the cost of the loan and you will pay a great deal of interest over the life of the loan. It also creates a situation where you owe more than the value of the house and were you to sell it you might not be able to recover it in the sale.

With a poor credit history, the buyer could be forced to seek a subprime loan with the interest rate being much higher – thus increasing the cost of the home. It may also require a larger down payment (up to 20%). With little knowledge and financial preparation, a buyer could be encouraged to purchase a more expensive one than he or she can afford—which could lead to early default and foreclosure. If you don't shop for a reputable professional and know the right questions to ask, you could be overcharged in the loan process and pay fees that might otherwise have been avoided or reduced.

Just remember: Anyone can buy a home if they are willing to pay the price. The less you know about the process, the more the cost. The more you know, the better the experience. Preparing early and shopping smart can make home buying a real “dream come true”.

Footnotes and Resources for further information:

1. <http://www.fairus.org/news/NewsPrint.cfm?ID=1567&c=9>

2. News release April 14, 2004, National Housing Survey Shows That Key "Gaps" Pose a Challenge to Expanding

Homeownership,

**Intergenerational Challenge:
Parenting Our Parents**

*Family Relations and Child
Development: Rea Gubler*

Many of us will be uniting generations across the lifespan in our own families, by necessity, in the next few years as we meet the demands of parenting our parents.

Recent demographic research indicates that there is a dramatic and increasing need for this role by adult children based on two trends:

1. The fastest growing population group in the USA is 90-99!
2. By 2005, the number of people over 65 will be equal to those under 20.
3. It is critical that we address some pertinent issues regarding this challenge. It seems that there are both similarities and differences between parenting children vs. parents. For instance, we are ultimately responsible for the health and well being of our aging parents, but we have much less control over their behavior.

As we prepare to face the challenges of parenting our parents, we need to adjust our perspectives and expectations to a certain degree. In an effort to do this, we would do well to remember the following:

- Recognize your parents as independent people
 - Acknowledge their unique personality strengths and weaknesses
 - Mature relationships are vital- discard baggage and old hurts
 - Be the ‘bigger’ person- you are the adult now, accept it
 - Adults learn different than children, they reach a peak and then go downhill
 - Encouraging parents to maintain skills and interests is essential, but be prepared to recognize and accept when the abilities diminish
- It is also beneficial to gather information about our parents that will enable us to better support them.
- Prepare medical resumes that include healthcare professionals, medications, medical history, surgical history, allergies, family history (living and deceased), and insurance
 - Compile pertinent information in the following areas:
personal, financial, legal, etc.

The good news is, there are many excellent resources available to assist us; here are a few to get started:

- United States Administration on Aging (<http://www.aoa.dhhs.gov/>)
- Eldercare Locator information specialist (800-677-1116)
- Parenting Your Parents, Iowa Public Television (<http://www.iptv.org/parentingyourparents/>)

at www.fanniemae.com/newsreleases/2004/3057.jhtml?p=Media&s=News+Releases

Other Resources

3. www.hud.gov/buying/index.cfm 4. www.usuextslco.org (home finance) Opening the Door to Home Ownership classes
5. <http://extension.usu.edu/cooperative/index.cfm/cid.248/> publications for Homeownership fact sheets

Potential Research Presenters

**Pearl Philipps, Research Section Chair UAFCS
College and University Committee**

Research Reporting Session, Utah Association Family and Consumer Science (UAFCS) Annual Meeting on November 13, 2004.

Finally, we must realize that our own quality of life is affected by the quality of our aging parents’ lives. Let’s be proactive, and take care of ourselves so that we can continue to unite generations and maintain strong happy families.

Special thanks to:

Kay M. Wilder, Ed.D.; C.F.C.S Chair & Professor,
FACS - Point Loma Nazarene University

Nancy Kay Murray, Ph.D. Professor of FACS
Point Loma Nazarene University

Greetings! We would like to invite you to please consider submitting an abstract to present your research at the UAFCS Annual Meeting on November 13, 2003. Many types of scholarly research is appropriate, including, but not limited to: experimental, qualitative, ethnographic, historical, survey, philosophical, or case study research approaches; position papers; policy perspectives; and critical reviews of the literature. The Research Reporting Session provides you with an avenue by which to present many kinds of research, and it also helps others to keep abreast of the scholarship being done in Utah. Graduate / Undergraduate students are also encouraged to submit abstracts.

Each abstract will be peer reviewed. As in the past, four to seven papers will be published in the subsequent issue of Home and Family Perspectives: Journal of the Utah Association of Family and Consumer Sciences. Presenting paper does not guarantee that your paper will be published in the associations research journal. Those papers will undergo additional editorial and blind peer review. Abstracts will published in a UAFCS conference proceedings document.

If you are interested in presenting your research, submit a single spaced, one-page abstract. So that it can be adequately rated by reviewers, provide as much detail as is possible. Please provide the following contact information: Name, if CFCS, address, phone, fax and email.

Pearl Philipps, Research Section Chair
UAFCS College and University Committee
PO Box 466 Beaver, UT 84713
Email: pearlp@ext.usu.edu
Phone: 435-438-6452

**ABSTRACTS SUBMITTED MUST BE EMAILED BY
OCTOBER 8, 2004 (NEW DATE)**

This date is the day before the early registration Deadline of Oct. 9th for the conference. You will be notified by Oct. 22 if your research proposal is accepted for presentation.

Selected research presenters will be expected to be registered for the UAFCS meeting at Aspen Grove, up Provo Canyon. A registration form can be sent upon request.

**Women Don't Have A Corner on
the Sewing Machine!**

*Submitted by Teresa Griffin
Clothing & Textiles Chair*

Times are changing and so are the people who use the sewing machine. In

the early to mid 1970's, I remember the first time a young man entered my Pleasant Grove High School clothing class. The girls could hardly quit giggling, and he was ill at ease, too. I'm glad he was a 6'7", 200+ pound basketball player and everyone knew not to mess with him! He was a big lovable kid that was having a hard time making grades to play ball. He pleaded with me to let him take my class and promised he would work hard and complete the required projects. Well, with all the other new things happening like girls getting to wear pants to school, and being a relatively new young teacher, I agreed to have him in my class. What I didn't understand is how much the sewing world would change in the next 30 years.

Today, all seventh grade boys learn to use sewing machines and many find they quite enjoy the art and continue to develop skills in sewing classes. As a matter of fact, many are able to sew circles around girls. I always smile when I see one of the girls go to one of the boys for help, when only a few days earlier, the girls had been talking about how much better girls are at sewing.

It's fun to see the satisfaction young men feel when task stereotyping walls break down and allow men to do things that have been traditionally seen as a "women's job". I have known an all-state quarterback, a basketball captain, a wrestler and a variety of other young men take sewing classes; one of them even won the state Make It with Wool contest, making a tuxedo, and another, years later made his bride's going away dress.

Even our own Clay Christensen, CTE Director for Alpine School District and former State director, has three sewing machines of his own which he uses to sew a variety of leather products he makes and sales at a home business he has developed. An avid cowboy, Clay makes some cool journals, book covers, and other things. Another man, an electrician, while working in my classroom, told my class he did all the sewing and mending in his home. Some men make and sale quilts for a second income or design quilt patterns and make as an expression of their art form.

I'm glad to see society changing to allow both females and males to enjoy the satisfaction that comes from creating with their own hands.

**REVISION OF THE FOOD
GUIDANCE SYSTEM**

**What are they doing to do the Food Guide
Pyramid?**

Food & Nutrition Chair -Sue Reber

The USDA current food guidance system that includes the Food Guide Pyramid is being reassessed. The overall purpose of the reassessment is to ensure that the food guidance system reflects the latest nutritional science and to improve the education tools that assist consumers in making healthier food choices.

The original Food Guide Pyramid, released in 1992, was never intended for use as a stand alone tool. No single illustration would ever be able to communicate all the nutrition information people need to construct a healthful diet. With the rapid increase in overweight and obesity, "one size fits all" guidance no longer works. To improve their choices individuals need to have access to information specific to their own energy and nutrient needs, based on their age, sex and physical activity level.

Consumers are unfamiliar with things like the fact that six to eleven servings from the grain groups each day does not mean that that anyone can choose any number within that range, but, rather that small sedentary adults need closer to six daily

servings and that only larger, very active people might need eleven.

To remedy the situation, the government is planning on revamping the way it provides nutrition information to the public. The proposed plan is to simplify the graphic by making it even less of an education tool and more of a symbol to guide people to materials where they can find out specifics about the right types and amounts of foods to eat.

The government is deciding such things as whether the pyramid remains the best symbol to symbolize a healthful diet and working on how best to go from a generalized message that speaks to everyone to individualized messages that educate and motivate each person to make necessary dietary changes. Look for the update in early 2005. For more information go to www.Usda.gov/cnpp/pyramd.html



Utah Association of Family and Consumer Sciences

“Improving the quality of individual and family life”

Scholarship Opportunity

Teachers, the State Office of Education is offering scholarships to offset part of the registration cost for this year’s Utah Association of Family and Consumer Sciences Annual Meeting. You must be currently teaching Family and Consumer Sciences to apply for one of these scholarships.

Teachers who are UAFCS members may apply for a \$35.00 scholarship; those teachers who would like to attend the conference but are not UAFCS members may apply for a \$30.00 scholarship. This is a great opportunity for you to attend an excellent conference and network with FACS teachers and FACS professionals from across the state.

There are a limited number of these scholarships, so apply early. Please complete and e-mail the application on the next page by September 30, 2004. You will be e-mailed notification of your scholarship approval by October 5, 2004, and you need to complete and postmark your registration by October 9, 2004 to make the deadline early registration.

We look forward to seeing you at the UAFCS Annual Meeting on November 12 and 13, 2004.

Carolyn Chipman
UAFCS President

Scholarship Application

**UAFCS Annual Meeting at Aspen Grove in Utah County
Aspen Lodge Conference Center, Timpanogos Room
Friday & Saturday, November 12th, 13th 2004
“Uniting Generations Across the Lifespan”
Scholarship Form Deadline September 30th**

Please duplicate as needed for colleagues, new members, students, or friends

Name: _____ AAFCS Member: Yes ___ No ___

School: _____ District: _____

Address _____

City: _____ Email Address: _____

Day Phone: _____ Evening Phone: _____ Cell: _____

FACS Teaching Assignment: _____

Have you attended the UAFCS annual conference in the past? Yes ___ No ___

Is attendance at this conference dependant upon your receiving this scholarship? Yes ___ No ___

Please explain (in the space provided) how you feel attendance at the 2004 UAFCS Annual Meeting will benefit you as a secondary teacher.

e-mail Scholarship Application to: Kathy Croxall

croxall@suu.edu